

**FOR IMMEDIATE RELEASE**  
**21 March, 2003**  
**PUBLIC NOTICE #2003-12**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room  
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**21-Mar-03**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-1785	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UNDERGROUND STORAGE TANK	0.00%
03-1782		AMERICAN ASSOCIATION OF INS. SVCS	COMM	INLAND MARINE	MANUAL	HR3210	
03-1781		AMERICAN ASSOCIATION OF INS. SVCS	COMM	MISCELLANEOUS	MANUAL	HR3210	
03-1854	0761	AMERICAN AUTOMOBILE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1815	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	RENTORS PROTECTOR INS.	
03-1833	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	FIRE	RATE & FORM	HR3210	
03-1855	0761	AMERICAN INS. CO. (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1831	0127	AMERICAN MODERN HOME INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE & FORM	MOTORCYCLE	60.20%
03-1841	0127	AMERICAN MODERN HOME INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
03-1805	0019	AMERICAN RELIABLE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
03-1790	1279	ARCH INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	21.00%
03-1796	1279	ARCH INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	REFUSE HAULERS	0.00%
03-1856	0761	ASSOCIATED INDEMNITY CORP	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1859	0084	ATLANTA CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	7.95%
03-1758	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	TMC SAND & GRAVEL	
03-1759	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	FORMS	SMP - TMC SAND & GRAVEL	
03-1760	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	TMC SAND & GRAVEL	
03-1840	1330	BALBOA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1779	0000	BANCINSURE, INC.	COMM	MEDICAL MALPRACTICE	FORMS	HR3210-HEALTHCARE	
03-1852	0150	BITUMINOUS CASUALTY CORP	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-5.00%
03-1853	0150	BITUMINOUS FIRE & MARINE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-5.00%
03-1806	0033	CA CASUALTY INDEMNITY EXCHANGE (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.10%
03-1812	0033	CA CASUALTY INDEMNITY EXCHANGE (THE)	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	14.20%
03-1813	0033	CA CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	14.20%
03-1857	0056	CASUALTY RECIPROCAL EXCHANGE	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.00%
03-1722	0000	CENTURY-NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	0.00%
03-1863	0000	CHURCH MUTUAL INS. CO.	COMM	AUTO LIABILITY	RATE & FORM	HR3210	0.00%
03-1834	0218	CONTINENTAL CASUALTY CO.	COMM	FIRE	RATE & FORM	HR3210	
03-1776	0000	CONTRACTORS BONDING & INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
03-1751	0158	FAIRMONT INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	12.00%
03-1807	0038	FEDERAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-1765	0007	FEDERATED MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	0.00%
03-1773	0007	FEDERATED MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-NON-CERTIFIED	1.80%
03-1792	0007	FEDERATED MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	BOP-SELECT EXPRESS	7.10%
03-1766	0007	FEDERATED SVC INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	0.00%
03-1775	0007	FEDERATED SVC INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-NON-CERTIFIED	1.80%
03-1793	0007	FEDERATED SVC INS. CO.	COMM	MULTI-PERIL	RATE	BOP-SELECT EXPRESS	7.10%

**California Department of Insurance**  
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**21-Mar-03**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-1745	0670	FIDELITY NATIONAL INS. CO.	PERS	EARTHQUAKE	NEW PROGRAM	HOMEOWNERS	0.00%
03-1747	0670	FIDELITY NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	MOBILE HOME	0.00%
03-1867	0000	FINANCIAL PACIFIC INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.20%
03-1858	0761	FIREMAN'S FUND INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1761	0111	FIRST LIBERTY INS. CORP (THE)	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.00%
03-1839	0749	GENERAL SECURITY NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	RENTERPLAN	0.00%
03-1844	0084	GREAT AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	DEALER'S CONTINGENT	0.00%
03-1804	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	HO3,HO4, HO5, HO6	6.99%
03-1808	0038	GREAT NORTHERN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-1786		INS. SVCS OFFICE, INC.	PERS	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
03-1734		INS. SVCS OFFICE, INC.	COMM	FIRE	MANUAL	NONE	
03-1735		INS. SVCS OFFICE, INC.	COMM	FIRE	MANUAL	COMM PROPERTY	
03-1842		INS. SVCS OFFICE, INC.	COMM	FIRE	MANUAL	NONE	
03-1822		INS. SVCS OFFICE, INC.	COMM	MULTI-PERIL	MANUAL	SMP-COMM PACKAGE POLICY	
03-1791	0000	JEWELERS MUTUAL INS. CO.	COMM	INLAND MARINE	FORMS	HR3210-JEWELERS BLOCK	
03-1738	0108	KEMPER CASUALTY INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	COMM OUTPUT	0.00%
03-1817	0108	KEMPER CASUALTY INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE	0.00%
03-1821	0108	KEMPER CASUALTY INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE.	0.00%
03-1730	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL LIABILITY - BOP	0.00%
03-1741	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - ARCHITECTS & ENGINEERS	0.00%
03-1826	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-1739	0108	KEMPER EMPLOYERS INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	COMM OUTPUT	0.00%
03-1818	0108	KEMPER EMPLOYERS INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE	0.00%
03-1824	0108	KEMPER EMPLOYERS INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE.	0.00%
03-1731	0108	KEMPER EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL LIABILITY - BOP	0.00%
03-1742	0108	KEMPER EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - ARCHITECTS & ENGINEERS	0.00%
03-1827	0108	KEMPER EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-1828	0215	KEMPER INDEPENDENCE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
03-1830	0215	KEMPER INDEPENDENCE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-1737	0215	KEMPER INDEPENDENCE INS. CO.	PERS	EARTHQUAKE	NEW PROGRAM	NONE	0.00%
03-1736	0215	KEMPER INDEPENDENCE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	NONE	0.00%
03-1744	0215	KEMPER INDEPENDENCE INS. CO.	PERS	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS PERS CATASTROPHE LIABILITY	0.00%
03-1762	0111	LIBERTY INS. CORP	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.00%
03-1763	0111	LIBERTY MUTUAL FIRE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.00%

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03-1764	0111	LIBERTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.00%
03-1767	0111	LM INS. CORP	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.00%
03-1729	0785	MARKEL INS. CO.	COMM	MULTI-PERIL	RATE	CAMP YOUTH & RECREATION	9.90%
03-1835	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	FIRE	RATE & FORM	HR3210	
03-1780	0031	NATIONAL LIABILITY & FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-1860	0761	NATIONAL SURETY CORP	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1774	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. MISCELLANEOUS	
03-1750	0140	NATIONWIDE MUTUAL FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	ELITE, TENANTS, CONDO, MOBILE HOMEOWNERS	6.90%
03-1809	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-1719	0645	OREGON MUTUAL INS. CO.	COMM	FIRE	RATE & FORM	NONE	9.90%
03-1728	0645	OREGON MUTUAL INS. CO.	COMM	FIRE	RATE & FORM	HR3210	9.90%
03-1810	0038	PACIFIC INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-1847	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. SPECIALIZED PROFESSIONS	
03-1849	0000	PODIATRY INS. CO. OF AMERICA (RRG), A MUTUAL CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PODIATRIC	0.00%
03-1846	0158	RANGER INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-1769	0783	RLI INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	
03-1814	3416	ROYAL & SUNALLIANCE PERS INS. CO.	PERS	EARTHQUAKE	NEW PROGRAM	NONE	0.00%
03-1848	0140	SCOTTSDALE INDEMNITY CO.	COMM	FIRE	RULE CHANGE	NONE	
03-1740	0108	SPECIALTY NATIONAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	COMM OUTPUT	0.00%
03-1820	0108	SPECIALTY NATIONAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE	0.00%
03-1825	0108	SPECIALTY NATIONAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	NONE.	0.00%
03-1732	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL LIABILITY - BOP	0.00%
03-1743	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - ARCHITECTS & ENGINEERS	0.00%
03-1829	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-1787	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	BURGLARY & THEFT	RATE	KIDNAP & RANSOM	15.00%
03-1777	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY-DEFENSE RESEARCH INSTITUTE-	
03-1784	0748	STAR INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB.-CREST TRUCKING	0.00%
03-1753	0158	TIG INDEMNITY CO.	COMM	AUTO LIABILITY	RATE	NONE	12.00%
03-1755	0158	TIG INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	12.00%
03-1789	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	PERS	EARTHQUAKE	RULE CHANGE	NONE	
03-1788	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-1836	0218	TRANSCONTINENTAL INS. CO.	COMM	FIRE	RATE & FORM	HR3210	
03-1837	0218	TRANSPORTATION INS. CO.	COMM	FIRE	RATE & FORM	HR3210	
03-1838	0218	VALLEY FORGE INS. CO.	COMM	FIRE	RATE & FORM	HR3210	
03-1811	0038	VIGILANT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-1861	0761	VINTAGE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-1778	0273	WORKMEN'S AUTO INS. CO.	PERS	AUTO LIABILITY	RATE	NONE	16.50%
03-1794	1285	XL SPECIALTY INS. CO.	COMM	AIRCRAFT	FORMS	AVIATION	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-1795	1285	XL SPECIALTY INS. CO.	COMM	AIRCRAFT	FORMS	AVIATION-NON OWNED	
03-1816	1285	XL SPECIALTY INS. CO.	COMM	INLAND MARINE	FORMS	ANIMAL MORTALITY	

**111 TOTAL APPLICATIONS RECEIVED**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	03-898	02/14/03	AXA Re Property and Casualty Insurance Company	Commercial Auto Physical Damage	Rule Change	TMC Wholesale Distributors	0.00%
Correct	03-898	02/14/03	AXA Re Property and Casualty Insurance Company	Commercial Auto Liability	Rule Change	TMC Wholesale Distributors	0.00%
Incorrect	03-899	02/14/03	AXA Re Property and Casualty Insurance Company	Commercial Auto Physical Damage	Rule Change	TMC Solid Waste	0.00%
Correct	03-899	02/14/03	AXA Re Property and Casualty Insurance Company	Commercial Auto Liability	Rule Change	TMC Solid Waste	0.00%
Incorrect	03-1095	02/21/03	AXA Re Property and Casualty Insurance Company	Commercial Auto Liability	Rule Change	SMP-TMC Wholesale Distributors	0.00%
Correct	03-1095	02/21/03	AXA Re Property and Casualty Insurance Company	Commercial Multi-Peril	Rule Change	SMP-TMC Wholesale Distributors	0.00%